obviously someone who has not read the bill. One of the things we have in this legislation is a provision called the CLASS Act. What does it do? It allows someone to voluntarily pay \$120 amonth into a fund. They do it for 5 consecutive years. If they become disabled, there is money there for them. Ever since I have been in the Congress, we have been looking for a way to take care of the aged, infirm, and disabled. It is not an entitlement; it is voluntary and fully paid for, as is the rest of the bill.

To talk about all this debt—I don't know what world, what sphere they are living in. The Congressional Budget Office, a nonpartisan organization—not always good-I wish they would have come up with some other numbers because we got no credit for all the wellness things we do in this bill that will save lots of money. We received no credit for that. But in spite of that, everything in the bill is fully paid for. It reduces short- and long-term debt. It expands coverage. This chart says "94 percent," but it is actually 98 percent because CBO does not give us credit for people in Medicare. So 98 percent of Americans are covered. It contains insurance market reforms, and lots of them. It contains delivery system reforms.

The key elements of this health care reform bill, I repeat: It reduces short-and long-term deficits, expands coverage, promotes choice and competition, reforms the insurance market, and improves quality of care. All we are asking today is to have a debate on it. Why would anyone be afraid, in the greatest debating society, supposedly, in the world, to debate health care? What are they afraid of?

He said anyone who votes for this is going to have a lot of explaining to do. That is really Orwellian. Have a lot of explaining to do if they vote to allow the debate to continue? I think quite the opposite. I think any reasonable human being would feel the same way. Shouldn't we debate health care reform in America today, with 50 million people uninsured, and this legislation is going to take care of 98 percent of Americans?

This legislation looks out for small businesspeople. Right now, most small businesses don't have health insurance for their employees. Do they not have health insurance because they are mean or cheap? No. They can't afford it. The insurance industry has made it impossible to pay for because of their huge profits.

Someone not voting to allow the debate to continue is going to have a lot of explaining to do. Even though my friend is Orwellian and said that if you vote to allow debate to continue, you will have a lot of explaining to do, how could you be a Senator and be afraid to debate health care reform?

Simply, this legislation, on which we will vote on a motion to proceed to this evening at 8, saves lives, it saves money, and it saves Medicare—a pretty good deal.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

SERVICE MEMBERS HOME OWNER-SHIP TAX ACT OF 2009—MOTION TO PROCEED

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to H.R. 3590, which the clerk will report.

The bill clerk read as follows:

Motion to Proceed to H.R. 3590, to amend the Internal Revenue Code of 1986 to modify the first-time home buyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purnoses

The PRESIDING OFFICER. Under the previous order, there will be debate until 6 p.m., with the time controlled in alternating 1-hour blocks, with the majority controlling the first hour.

The Senator from Vermont.

Mr. LEAHY. Madam President, I am glad to see my colleague and neighbor from New York in the chair, an extraordinarily hard-working Member of the Senate. I am not surprised, on a Saturday morning, that she is here.

Before I begin, I wish to state my appreciation for the kind words from the majority leader for the Senator from Vermont. He and I have been friends for decades. I am glad to see the work he has done in bringing this bill to the floor. I intend to work closely with him.

Decision time is near on health insurance reform. I will vote today to end the filibuster so the Senate can begin this important, historic debate to improve and reform our Nation's health insurance system. Let's not duck the debate. Let the debate begin. Let's not hide from votes. Let's have the courage to vote. Stand up and vote on the amendments. Let the American people know where we stand and not say: Well, it never came up because of the filibuster. We can end the filibuster today. We can get going. We can let every American know where we stand.

The sentries of the status quo again have spared no effort to kick the can down the road, as they have done before. The country suffers when there is a failure to act on serious challenges that millions of ordinary Americans face in their daily lives. This is a defining moment for the Senate and for the country. I rank this along with other major decisions such as the creation of Social Security and Medicare and the Civil Rights Act. We have been talking about health insurance reform for more than 70 years, before I was born. The Senate should not now prevent a real debate on health reform by hiding behind the figleaf of a procedural filibuster.

A bill worthy of this debate has been produced, after months of arduous work. Opponents of reform, unfortunately, have wasted much of the

public's time by provoking arguments over their distortions about what health reform means. Spurious rumors were spread about death panels. One mailing opposing this bill claimed that reform would mean denying care to people based on their voting records. How desperate can these entrenched powers get, those who want to stop health care reform? These are the tactics of obstruction in the service of the status quo.

Meanwhile, what the American people yearn for are constructive solutions. They want an honest debate, not a filibuster. That is what they deserve, and that is what we owe them.

A Vermonter came by my office to talk about health reform, as so many have over the last several months. I hear this every time when I am home in Vermont. If I am in the gas station putting gas in my car, if I am in the grocery store, if I am coming out of church on Sunday, I hear this. This Vermonter is a physician. He has a special perspective from inside the system. He recalled stories about his father, also a very respected doctor, who practiced in the days before Medicare. He remembered the devastation his father felt when he was forced to turn away elderly Vermonters because they did not have health insurance.

It may be difficult today to even imagine this, but before Medicare, older Americans were routinely driven into poverty during their retirement years by health expenses. Before Medicare was launched in 1964, nearly half of seniors over 65 had no health coverage and more than one in three lived in poverty. Today, because of Medicare, virtually everyone 65 and older has health insurance. The poverty rate among seniors has plummeted. More than 100,000 Vermonters have Medicare insurance.

The arguments that were made against creating Medicare may sound familiar. Opponents of Medicare, when it first came up, tried to demonize the plan. They claimed it would never work. How could government run a program like this? They ignored those older Americans living in poverty. But eventually Members from both sides of the aisle, Republicans and Democrats, worked together. They passed a bill that is one of the most successful and popular programs in America today. Vermont's entire congressional delegation, which at that time was Republican, supported passage of that landmark legislation.

Today, we have a health system with contradictions. Federal investments in research and private investments in development have produced modern medical marvels in the equipment, training, techniques, and drugs that are available to many Americans. Yet in the prices we pay, in the lack of access to basic medical care, in the loopholes and the redtape that plague ordinary Americans in our health insurance system and in overall results in so many categories, we get far less for our enormous health care spending than do the